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PATENT

Applicant(s):

Lydia Breck, et al.

Docket No.:

40655.0737

Serial No.:

10/709,978

Group Art Unit:

3693

Filed:

June 10, 2004

Examiner:

James A. Vezeris

Title:

SYSTEM FOR

Confirmation No.:

3977

FACILITATING A

TRANSACTION

COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE

Mail Stop ISSUE FEE Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Commissioner:

Applicants thank the Examiner for the Notice of Allowance mailed on September 20, 2010, and in reply present the following Comments on Statement of Reasons for Allowance.

Serial No.: 10/709,978 Docket No.: 40655.0737

REMARKS

Applicants acknowledge the Examiner's statements of reasons for allowance of the above-referenced patent application and agree that the claimed subject matter is patentably distinct over the references cited. However, Applicants take no position regarding the reasons for allowance presented by the Examiner other than the positions Applicants may have previously taken during prosecution. Therefore, the Examiner's reasons for allowance should not be attributed to Applicants as an indication of the basis for Applicants' belief that the claims are patentably distinct. Furthermore, it is respectfully asserted that there may also be additional reasons for patentability of the claimed subject matter not explicitly stated in this record and Applicants do not waive their rights to such arguments by not further addressing such reasons herein.

Respectfully submitted

Date: September 20, 2010

By:
Howard I. Sobelman
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